

HOW TO COMPLAIN

Are you unhappy with our service? Please let us know, we are here to help

Jordan International Bank Plc is committed to providing you with a high standard of service.

Sometimes things may go wrong.

We recognise that there may be occasions where you feel our service has fallen below your expectations. If this happens, we want to hear from you as soon as possible.

Your feedback is important to us, as it gives us the opportunity to put things right and improve our service to you in the future.

We are committed to ensuring your complaint is investigated thoroughly and handled in a timely, clear, fair and transparent manner.

How to raise your Complaint:

If you wish to make a complaint, you can contact us as follows:

In Person:	You can visit our offices and speak to one of our members of staff Jordan International Bank Plc Almack House, 26-28 King Street, London SW1Y 6QW We are available: Monday – Friday (excluding UK bank holidays) from 9am to 5pm
By Post:	Please send your complaint to: Compliance Department Jordan International Bank Plc Almack House, 26-28 King Street, London SW1Y 6QW
By Email:	complaints@jordanbank.co.uk
By Phone:	From the UK: 020 3144 0200 From abroad: +44 203 144 0200 (Please to speak to your Relationship Manager who will be more than happy to assist you) Calls may be recorded for monitoring & training purposes and to clarify facts

Details we need from you:

We are committed to resolving your complaint as quickly as possible.

To enable us to do this, please provide us with the following information:

- Your name and address
- Your account number (if applicable)
- A description of your complaint
- Your contact details (telephone, mobile, email) and a convenient time to call you

Dealing with your Complaint:

When we receive your complaint:

1. We will aim to resolve your complaint within 3 business days after the day we receive your complaint.
If we are able to do so, we will send you a “Summary Resolution Communication” informing you how your complaint was resolved. You can still refer your complaint to the Financial Ombudsman Service if you are not satisfied with the outcome.
If we are unable to resolve your complaint within 3 business days, we will send you a “Letter of Acknowledgement” and carry out further investigations.
2. Complaints about payment services:
If your complaint is in relation to a payment service, we will send you our “Final Response” letter within 15 business days after the day we receive your complaint.
If we are unable to do this, we will write to you and explain the reasons for the delay.
In such exceptional circumstances, we will send you our “Final Response” letter within a maximum of 35 business days after the day we receive your complaint.
3. All other complaints:
We will send you our “Final Response” letter within 8 weeks after the day we receive your complaint. While our investigations are ongoing, we will ensure that you are regularly kept informed of our progress. If we are unable to provide you with our “Final Response” within 8 weeks, we will write to you and tell you at what stage our investigations are at.

Following our Final Response:

Our aim is to resolve your complaint to your full satisfaction. If you are not satisfied with our response, please let us know so that we can see if there is anything more we can do. After receiving your complaint, if we have not sent you our “Final Response” letter within the time limits (35 business days for payment services and 8 weeks for all other complaints) or you are not satisfied with our “Final Response” and you are an eligible complainant, you have the right to refer your complaint to the Financial Ombudsman Service. You have six months from the date of our final response to refer your complaint to them.

An eligible complainant includes: consumers, micro enterprises which employ fewer than 10 persons and have a turnover or annual balance sheet that does not exceed €2 million, charities which have an annual income of less than £6.5 million, trusts which have a net asset value of less than £5 million, small businesses that have an annual turnover of less than £6.5 million and less than 50 employees or have a balance sheet total of less than £5 million and guarantors.

The Financial Ombudsman Service (FOS)

The FOS is a free independent service which provides arbitration in disputes between customers and financial services companies.

You can only refer your complaint to the FOS if you have already tried to resolve it with us.

You can contact the Financial Ombudsman Service as follows:

By Post:	The Financial Ombudsman Service Exchange Tower, Harbour Exchange, London E14 9SR
By email:	complaint.info@financial-ombudsman.org.uk
By Phone:	Customer helpline: (Monday to Friday – 8am to 8pm, and Saturday – 9am to 1pm) 0800 023 4567 (free for the caller from any landline or mobile phone) 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers) +44 20 7964 0500 (from outside the UK)
Website:	www.financial-ombudsman.org.uk